

**What is claimed is:**

1. A method of conducting a cardholder transaction, the method comprising:

presenting information stored on a card, in electronic form for review by an adjudicator;

sensing identification of the adjudicator reviewing the information at the time the information is presented; and

authorizing the completion of a transaction in response to receipt of said identification of said adjudicator.

2. A method of conducting a cardholder transaction, the method comprising:

authorizing a transaction to proceed in response to receiving an identification of an adjudicator confirming that computer readable information retrieved from a card matches a feature of a bearer of the card while said information is being presented to said adjudicator.

3. The method of claim 2 further comprising receiving data stored on said card to enable a representation of said data to be presented to said adjudicator to permit said adjudicator to compare said representation with said feature of said bearer of the card.

4. The method of claim 2 further comprising receiving said identification of said adjudicator.

5. The method of claim 4 wherein receiving said identification comprises receiving said identification while said information is being presented to said adjudicator.

5 6. The method of claim 2 wherein authorizing comprises enabling a message relating to said transaction to be transmitted to an account service.

10 7. The method of claim 2 further comprising preventing the transaction from proceeding unless an identity of said adjudicator is received.

8. The method of claim 2 wherein authorizing comprises associating the transaction with said adjudicator.

15 9. The method of claim 8 wherein associating comprises associating said identification of said adjudicator with said transaction.

20 10. The method of claim 2 further comprising causing said information to be presented to said adjudicator.

11. The method of claim 10 wherein causing comprises producing a signal for use by an annunciation device to cause said annunciation device to present said information to said adjudicator.

25 12. The method of claim 11 wherein causing comprises producing said annunciation signal in response to information received from said card.

30 13. The method of claim 2 further comprising receiving a personal identification number from said bearer of the card and preventing said personal identification number from being passed to a point of transaction terminal unless said identification of said adjudicator is received.

14. The method of claim **2** further comprising preventing transaction data from being transmitted to a transaction processor unless an adjudicator is identified while said information is being presented.
15. The method of claim **2** further comprising acquiring transaction data representing the transaction and associating said identification of said adjudicator with said transaction data.
16. The method of claim **15** further comprising producing a transaction record associating said identification of said adjudicator with said transaction data.
17. The method of claim **16** further comprising causing said transaction record to be stored.
18. The method of claim **2** further comprising reading data stored on said card to enable a representation of said data to be presented to said adjudicator to permit said adjudicator to compare said representation with said feature of said bearer of the card.
19. The method of claim **18** wherein reading comprises retrieving an image file representing an image from said card.
20. The method of claim **19** further comprising causing said image to be presented to said adjudicator.
21. The method of claim **20** further comprising producing a representation of said image for viewing by said adjudicator.

22. The method of claim **21** further comprising sensing an identity of said adjudicator while said image is being presented to produce said identification of said adjudicator.
- 5 23. The method of claim **18** wherein reading comprises retrieving an audio file from said card.
24. The method of claim **18** wherein reading comprises retrieving a fingerprint file from said card.
- 10 25. The method of claim **2** wherein receiving said confirmation comprises sensing an identity of said adjudicator.
- 15 26. The method of claim **25** wherein sensing comprises receiving an identification code associated with said adjudicator.
- 20 27. The method of claim **25** wherein sensing comprises reading, from a computer readable medium, an identification code identifying said adjudicator.
- 25 28. The method of claim **25** wherein sensing comprises producing a representation of a fingerprint of said adjudicator and comparing said representation to a reference fingerprint to determine the identity of said adjudicator.
- 30 29. The method of claim **25** wherein sensing comprises producing a representation of a signature of said adjudicator and comparing said signature to a reference signature representation to determine the identity of said adjudicator.
30. The method of claim **25** wherein sensing comprises producing a representation of an audio signature of said adjudicator and comparing

said signature to a reference audio signature representation to determine the identity of said adjudicator.

5      31. The method of claim 25 wherein sensing comprises producing a representation of an iris signature of said adjudicator and comparing said representation with a reference iris signature representation to determine the identity of said adjudicator.

10      32. The method of claim 25 wherein sensing comprises receiving a key code from a key sensor operable to sense a key associated with said adjudicator.

15      33. An apparatus for controlling a cardholder transaction, the apparatus comprising:

a card interface for receiving an indication that information stored on a card is being presented to an adjudicator;

20      an identification interface for receiving an identification of said adjudicator confirming that said information stored on said card matches a feature of a bearer of the card; and

25      a transaction controller operable to produce a signal indicative of whether or not a transaction should proceed, in response to whether or not said identification of said adjudicator is received while said information is being presented to said adjudicator.

34. The apparatus of claim 33 wherein said transaction controller is operable to prevent the transaction from proceeding unless said

identification is received while said information is being presented to said adjudicator.

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35. The apparatus of claim **34** wherein said transaction controller produces an authorization signal representing whether or not the transaction is to proceed.
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36. The apparatus of claim **33** wherein said transaction controller further comprises a transaction interface for receiving a transaction signal and wherein said transaction controller is operable to selectively permit said transaction signal to be communicated to a transaction processor, in response to said authorization signal.
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37. The apparatus of claim **33** further comprising an annunciation controller for controlling annunciation of information retrieved from said card.
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38. The apparatus of claim **33** further comprising an annunciator interface for receiving information stored on said card and for producing an annunciation signal in response to said information stored on said card.
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39. The apparatus of claim **38** wherein said annunciation signal is operable to control an annunciator to annunciate said information.
40. The apparatus of claim **39** wherein said annunciation signal is operable to cause an image derived from said information to be produced on a display.

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41. The apparatus of claim **33** further comprising a transaction interface for receiving a transaction message and wherein said transaction controller is operable to control whether or not said transaction message is transmitted to a transaction processor.

42. The apparatus of claim **41** wherein said transaction controller is operable to associate said identification of said adjudicator with said transaction message.

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43. The apparatus of claim **42** further comprising a storage device for storing a transaction record associating said identification of said adjudicator with said transaction message.

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44. The apparatus of claim **33** further comprising an identification code interface operable to receive a code from said bearer of the card and wherein said transaction controller is operable to prevent said code from being passed to a point of transaction terminal unless said identification of said adjudicator is received.

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45. The apparatus of claim **33** further comprising a card reader in communication with said card interface, for reading data stored on said card to enable a representation of said data to be presented to said adjudicator to permit said adjudicator to compare said representation with said feature of said bearer of the card.

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46. The apparatus of claim **45** further comprising a card reader driver operable to control said card reader to retrieve an image file from said card.

5      **47.**    The apparatus of claim **46** further comprising an annunciation interface operable to receive said image file from said card reader interface and to provide said image file to an annunciator to cause said image to be presented to said adjudicator.

10      **48.**    The apparatus of claim **47** further comprising an annunciator in communication with said annunciator interface for producing a representation of said image file for viewing by said adjudicator.

15      **49.**    The apparatus of claim **47** wherein said transaction controller is operable to receive said identification of said adjudicator while said image is being presented.

20      **50.**    The apparatus of claim **45** wherein said card reader driver is operable to control said card reader to retrieve an audio file from said card.

25      **51.**    The apparatus of claim **45** wherein said card reader driver is operable to control said card reader to retrieve a fingerprint file from said card.

30      **52.**    The apparatus of claim **33** further comprising a sensor in communication with said identification interface for sensing an identity of said adjudicator.

35      **53.**    The apparatus of claim **52** wherein said sensor is operable to receive an identification code associated with said adjudicator.



**54.** The apparatus of claim **52** wherein said sensor is operable to read said identification code from a computer readable medium.

**55.** The apparatus of claim **52** wherein said sensor is operable to produce a representation of a fingerprint of said adjudicator and wherein said identification interface is operable to compare said fingerprint representation with a reference fingerprint representation to determine the identity of said adjudicator.

**56.** The apparatus of claim **52** wherein said sensor is operable to produce a representation of a signature of said adjudicator and wherein said identification interface is operable to compare said signature representation with a reference signature representation to determine the identity of said adjudicator.

**57.** The apparatus of claim **52** wherein said sensor is operable to producing a representation of an audio signature of said adjudicator and wherein said identification interface is operable to compare said audio signature representation with a reference audio signature representation to determine the identity of said adjudicator.

**58.** The apparatus of claim **52** wherein said sensor is operable to produce a representation of an iris signature of said adjudicator and wherein said identification interface is operable to compare said iris signature representation with a reference iris signature representation to determine the identity of said adjudicator.

59. The apparatus of claim **52** wherein said sensor is operable to produce a key code in response to sensing a key associated with said adjudicator.

5 60. A transaction system comprising the apparatus of claim **33** and further comprising a point of transaction terminal responsive to said authorization signal to selectively permit a transaction to proceed.

10 61. A computer readable medium operable to provide instructions to a processor circuit to direct the processor circuit to authorize a transaction to proceed in response to receiving an identification of an adjudicator confirming that computer readable information retrieved from a card matches a feature of a bearer of the card while said information is being presented to said adjudicator.

15 62. A signal comprising a segment representing a plurality of computer readable instructions for directing a processor circuit to authorize a transaction to proceed in response to receiving an identification of an adjudicator confirming that computer readable information retrieved from a card matches a feature of a bearer of the card while said information is being presented to said adjudicator.

20 63. An apparatus for controlling a cardholder transaction, the apparatus comprising:

25 means for receiving an indication that information stored on said card is being presented to said adjudicator;

means for receiving an identification of an adjudicator confirming that said information stored on said card matches a feature of a bearer of the card; and

means for producing a signal indicative of whether or not a transaction should proceed, in response to whether or not said identification of said adjudicator is received while said information is being presented to said adjudicator.

64. The apparatus of claim 63 wherein said means for producing is operable to prevent the transaction from proceeding unless said identification is received while said information is being presented to said adjudicator.

65. The apparatus of claim 64 wherein said means for producing is operable to produce an authorization signal representing whether or not the transaction is to proceed.

66. The apparatus of claim 63 wherein said means for producing is operable to receive a transaction signal and to selectively permit said transaction signal to be communicated to a transaction processor, in response to said authorization signal.

67. The apparatus of claim 63 further comprising means for reading said card to retrieve a feature file from said card.

68. The apparatus of claim 67 further comprising means for annunciating information contained in said feature file.

69. The apparatus of claim **63** further comprising means for receiving a transaction message, said means being operable to control whether or not said transaction message is transmitted to a transaction processor.

70. The apparatus of claim **69** wherein said means for receiving is operable to associate an identity of said adjudicator with said transaction message.

71. The apparatus of claim **70** further comprising means for storing said transaction record.

72. The apparatus of claim **63** further comprising sensing means for sensing an identity of said adjudicator.

73. The apparatus of claim **72** wherein said sensing means is operable to produce a code identifying said adjudicator.

74. A card transaction apparatus comprising:

an input device for receiving input from a bearer of the card;

a card reader for reading a feature file from said card, said feature file including a representation of a feature of an authorized user of the card;

an annunciator for annunciating said representation of said feature in said feature file, to an adjudicator capable of

confirming that the annunciated representation of said feature matches a feature of the bearer of the card;

an identification interface for receiving an identification code from said adjudicator while said representation of said feature is being annunciated; and

a transaction controller operable to cause said input from said bearer of the card received at said input device to be transmitted to a receiver, in response to receipt of an identification code at said identification interface while said representation of said feature is being annunciated.